

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Vonda A Smith  
 Debtor

Case No. 19-12546-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 75

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db  
 14310431 +Vonda A Smith, 505 Germantown Pike Apt. D1, Lafayette Hill, PA 19444-1807  
 14310433 +CAPITAL ONE / SAKS F, 3455 HWY 80 WEST, JACKSON, MS 39209-7202  
 +CAPITAL ONE/NEIMAN MARCUS/BERGDORF GOODM, ATTN: BANKRUPTCY, PO BOX 30285,  
 SALT LAKE CITY, UT 84130-0285  
 14310434 +CAPITAL ONE/NEIMAN MARCUS/BERGDORF GOODM, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
 14310455 DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040  
 14310458 +FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297  
 14310457 +FINANCIAL RECOVERIES, ATTN: BANKRUPTCY, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388  
 14310461 +LENDMARK FINANCIAL SERVICES, 1735 NORTH BROWN ROAD, SUITE 300,  
 LAWRENCEVILLE, GA 30043-8228  
 14310467 +McCabe, Weisberg and Conway, P.C., 123 South Broad Street, Suite 1400,  
 Philadelphia, PA 19109-1060  
 14310473 +POLICE & FIRE, 1 GREENWOOD SQUARE OFFICE PARK, 3333 STREET RD., BENSALEM, PA 19020-2022  
 14310474 +POLICE & FIRE, 901 ARCH STREET, PHILADELPHIA, PA 19107-2404  
 14310475 +POLICE AND FIRE FCU, 1 GREENWOOD SQUARE OFFICE PARK, 3333 STREET RD.,  
 BENSALEM, PA 19020-2051  
 14310478 +POLICE AND FIRE FCU, 901 ARCH STREET, PHILADELPHIA, PA 19107-2495  
 14310472 Philadelphia Court of Common Pleas, Philadelphia City Hall, Philadelphia, PA 19107  
 14310501 +TOYOTA FSB, PO BOX 108, SAINT LOUIS, MO 63166-0108  
 14310511 +US DEPARTMENT OF EDUCATION/GREAT LAKES, 2401 INTERNATIONAL LANE, MADISON, WI 53704-3121  
 14310510 +US DEPARTMENT OF EDUCATION/GREAT LAKES, ATTN: BANKRUPTCY, PO BOX 7860,  
 MADISON, WI 53707-7860  
 14310513 +VISA DEPT STORE NATIONAL BANK/MACY'S, PO BOX 8218, MASON, OH 45040-8218  
 14310512 +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:55 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:18  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Aug 10 2019 04:01:42 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14310418 +E-mail/Text: backoffice@affirm.com Aug 10 2019 04:02:42 AFFIRM INC,  
 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108-2716  
 14310416 +E-mail/Text: backoffice@affirm.com Aug 10 2019 04:02:42 AFFIRM INC, AFFIRM INCORPORATED,  
 PO BOX 720, SAN FRANCISCO, CA 94104-0720  
 14310420 +EDI: WFNNB.COM Aug 10 2019 07:28:00 AMERICAN SIGNATURE FURNITURE, WFNNB, PO BOX 182125,  
 COLUMBUS, OH 43218-2125  
 14310421 +EDI: WFNNB.COM Aug 10 2019 07:28:00 AMERICAN SIGNATURE FURNITURE, PO BOX 182789,  
 COLUMBUS, OH 43218-2789  
 14310426 EDI: CAPITALONE.COM Aug 10 2019 07:28:00 CAPITAL ONE, 15000 CAPITAL ONE DR,  
 RICHMOND, VA 23238  
 14310423 +EDI: CAPITALONE.COM Aug 10 2019 07:28:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285,  
 SALT LAKE CITY, UT 84130-0285  
 14310429 +EDI: CAPITALONE.COM Aug 10 2019 07:28:00 CAPITAL ONE / SAKS F, ATTN: BANKRUPTCY,  
 PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
 14310436 E-mail/Text: MortgageBKSupport@citizensbank.com Aug 10 2019 03:59:54 CCO MORTGAGE CORP.,  
 10561 TELEGRAPH RD, GLEN ALLEN, VA 23059  
 14310435 E-mail/Text: MortgageBKSupport@citizensbank.com Aug 10 2019 03:59:54 CCO MORTGAGE CORP.,  
 ATTN: BANKRUPTCY, 10561 TELEGRAPH RD, GLEN ALLEN, VA 23059  
 14310437 +EDI: CHASE.COM Aug 10 2019 07:28:00 CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298,  
 WILMINGTON, DE 19850-5298  
 14310438 +EDI: CHASE.COM Aug 10 2019 07:28:00 CHASE CARD SERVICES, P.O. BOX 15298,  
 WILMINGTON, DE 19850-5298  
 14310439 E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:55 City of Philadelphia,  
 1515 Arch Street, Law Department, 15th Floor, Philadelphia, PA 19102  
 14310441 E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:55 City of Philadelphia,  
 PO Box 41496, Philadelphia, PA 19101  
 14310443 +EDI: WFNNB.COM Aug 10 2019 07:28:00 COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY,  
 PO BOX 182125, COLUMBUS, OH 43218-2125  
 14310444 +EDI: WFNNB.COM Aug 10 2019 07:28:00 COMENITY BANK / THE LIMITED, PO BOX 182789,  
 COLUMBUS, OH 43218-2789  
 14310445 +EDI: WFNNB.COM Aug 10 2019 07:28:00 COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY,  
 PO BOX 182125, COLUMBUS, OH 43218-2125  
 14310446 +EDI: WFNNB.COM Aug 10 2019 07:28:00 COMENITY BANK/VICTORIA SECRET, PO BOX 182789,  
 COLUMBUS, OH 43218-2789  
 14310448 +EDI: WFNNB.COM Aug 10 2019 07:28:00 COMENITY BANK/WOMAN WITHIN, PO BOX 182789,  
 COLUMBUS, OH 43218-2789  
 14310447 +EDI: WFNNB.COM Aug 10 2019 07:28:00 COMENITY BANK/WOMAN WITHIN, ATTN: BANKRUPTCY,  
 PO BOX 182125, COLUMBUS, OH 43218-2125  
 14310449 EDI: WFNNB.COM Aug 10 2019 07:28:00 COMENITYBANK/NEW YORK, ATTN: BANKRUPTCY,  
 PO BOX 18215, COLUMBUS, OH 43218

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14310450 +EDI: WFNNB.COM Aug 10 2019 07:28:00 COMENITYBANK/NEW YORK, PO BOX 182789,  
COLUMBUS, OH 43218-2789

14310452 +EDI: RCSFNBMARIN.COM Aug 10 2019 07:28:00 CREDIT ONE BANK, PO BOX 98872,  
LAS VEGAS, NV 89193-8872

14310451 +EDI: RCSFNBMARIN.COM Aug 10 2019 07:28:00 CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT,  
PO BOX 98873, LAS VEGAS, NV 89193-8873

14310440 E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:55 City Of Philadelphia,  
Taxpayer Services, 1401 J.F.K. Boulevard, Philadelphia, PA 19102

14310442 +E-mail/Text: bankruptcy@philapark.org Aug 10 2019 04:02:32 City of Philadelphia,  
PO Box 41819, Philadelphia, PA 19101-1819

14310453 EDI: RCSDELL.COM Aug 10 2019 07:28:00 DELL FINANCIAL SERVICES LLC, ATTN: PRESIDENT/CEO,  
PO BOX 81577, AUSTIN, TX 78708

14310454 +EDI: RCSDELL.COM Aug 10 2019 07:28:00 DELL FINANCIAL SERVICES LLC, PO BOX 81607,  
AUSTIN, TX 78708-1607

14310456 +EDI: TSYS2.COM Aug 10 2019 07:28:00 DSNB BLOOMINGDALES, PO BOX 8218,  
MASON, OH 45040-8218

14310459 +EDI: BLUESTEM Aug 10 2019 07:28:00 FINGERHUT, ATTN: BANKRUPTCY, PO BOX 1250,  
SAINT CLOUD, MN 56395-1250

14310460 +EDI: BLUESTEM Aug 10 2019 07:28:00 FINGERHUT, 6250 RIDGEWOOD ROAD,  
SAINT CLOUD, MN 56303-0820

14310463 E-mail/Text: ktramble@lendmarkfinancial.com Aug 10 2019 03:57:47  
LENDMARK FINANCIAL SERVICES, 2118 USHER ST., COVINGTON, GA 30014

14310465 +EDI: RESURGENT.COM Aug 10 2019 07:28:00 LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY,  
PO BOX 10497, GREENVILLE, SC 29603-0497

14310466 +EDI: RESURGENT.COM Aug 10 2019 07:28:00 LVNV FUNDING/RESURGENT CAPITAL, PO BOX 1269,  
GREENVILLE, SC 29602-1269

14310468 +EDI: AGFINANCE.COM Aug 10 2019 07:28:00 ONEMAIN FINANCIAL, ATTN: BANKRUPTCY,  
601 NW 2ND STREET, EVANSVILLE, IN 47708-1013

14310469 +EDI: AGFINANCE.COM Aug 10 2019 07:28:00 ONEMAIN FINANCIAL, ATTN: BANKRUPTCY,  
PO BOX 3251, EVANSVILLE, IN 47731-3251

14310470 +EDI: AGFINANCE.COM Aug 10 2019 07:28:00 ONEMAIN FINANCIAL, PO BOX 1010,  
EVANSVILLE, IN 47706-1010

14310481 EDI: AGFINANCE.COM Aug 10 2019 07:28:00 SPRINGLEAF FINANCIAL S, PO BOX 167,  
CONSHOHOCKEN, PA 19428

14310482 +EDI: RMSC.COM Aug 10 2019 07:28:00 SYNCHRONY BANK, ATTN: BANKRUPTCY DEPT,  
PO BOX 965060, ORLANDO, FL 32896-5060

14310483 +EDI: RMSC.COM Aug 10 2019 07:28:00 SYNCHRONY BANK, C/O PO BOX 965036,  
ORLANDO, FL 32896-0001

14310484 +EDI: RMSC.COM Aug 10 2019 07:28:00 SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT,  
PO BOX 965060, ORLANDO, FL 32896-5060

14310485 +EDI: RMSC.COM Aug 10 2019 07:28:00 SYNCHRONY BANK/CARE CREDIT, C/O PO BOX 965036,  
ORLANDO, FL 32896-0001

14310486 +EDI: RMSC.COM Aug 10 2019 07:28:00 SYNCHRONY BANK/PAYPAL CR, ATTN: BANKRUPTCY DEPT,  
PO BOX 965060, ORLANDO, FL 32896-5060

14310487 +EDI: RMSC.COM Aug 10 2019 07:28:00 SYNCHRONY BANK/PAYPAL CR, PO BOX 965005,  
ORLANDO, FL 32896-5005

14310488 +EDI: RMSC.COM Aug 10 2019 07:28:00 SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY,  
PO BOX 965060, ORLANDO, FL 32896-5060

14310491 +EDI: RMSC.COM Aug 10 2019 07:28:00 SYNCHRONY BANK/WALMART, PO BOX 965024,  
ORLANDO, FL 32896-5024

14310724 +EDI: RMSC.COM Aug 10 2019 07:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

14310494 +EDI: WTRRNBNBANK.COM Aug 10 2019 07:28:00 TARGET, ATTN: BANKRUPTCY, PO BOX 9475,  
MINNEAPOLIS, MN 55440-9475

14310496 +EDI: WTRRNBNBANK.COM Aug 10 2019 07:28:00 TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673

14310498 EDI: TDBANKNORTH.COM Aug 10 2019 07:28:00 TD BANK, N.A., 32 CHESTNUT STREET,  
PO BOX 1377, LEWISTON, ME 04243

14310499 EDI: TDBANKNORTH.COM Aug 10 2019 07:28:00 TD BANK, N.A., 70 GRAY RD, PORTLAND, ME 04105

14310500 +EDI: TFSR.COM Aug 10 2019 07:28:00 TOYOTA FSB, PO BOX 8026, CEDAR RAPIDS, IA 52408-8026

14310506 +EDI: TFSR.COM Aug 10 2019 07:28:00 TOYOTA MOTOR CREDIT CO, PO BOX 9786,  
CEDAR RAPIDS, IA 52409-0004

14310502 EDI: TFSR.COM Aug 10 2019 07:28:00 TOYOTA MOTOR CREDIT CO, TOYOTA FINANCIAL SERVICES,  
PO BOX 8026, CEDAR RAPIDS, IA 52408

TOTAL: 56

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14310422 CAP1/NEIMN

14310419\* +AFFIRM INC, 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108-2716

14310417\* +AFFIRM INC, AFFIRM INCORPORATED, PO BOX 720, SAN FRANCISCO, CA 94104-0720

14310427\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)

14310428\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)

14310424\* +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

14310425\* +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

14310430\* +CAPITAL ONE / SAKS F, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

14310432\* +CAPITAL ONE / SAKS F, 3455 HWY 80 WEST, JACKSON, MS 39209-7202

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14310462\* +LENDMARK FINANCIAL SERVICES, 1735 NORTH BROWN ROAD, SUITE 300,  
LAWRENCEVILLE, GA 30043-8228

14310464\* ++LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434  
(address filed with court: LENDMARK FINANCIAL SERVICES, 2118 USHER ST.,  
COVINGTON, GA 30014)

14310471\* +ONEMAIN FINANCIAL, PO BOX 1010, EVANSVILLE, IN 47706-1010

14310476\* +POLICE AND FIRE FCU, 1 GREENWOOD SQUARE OFFICE PARK, 3333 STREET RD.,  
BENSALEM, PA 19020-2051

14310477\* +POLICE AND FIRE FCU, 1 GREENWOOD SQUARE OFFICE PARK, 3333 STREET RD.,  
BENSALEM, PA 19020-2051

14310479\* +POLICE AND FIRE FCU, 901 ARCH STREET, PHILADELPHIA, PA 19107-2495

14310480\* +POLICE AND FIRE FCU, 901 ARCH STREET, PHILADELPHIA, PA 19107-2495

14310489\* +SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060

14310490\* +SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060

14310492\* +SYNCHRONY BANK/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024

14310493\* +SYNCHRONY BANK/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024

14310495\* +TARGET, ATTN: BANKRUPTCY, PO BOX 9475, MINNEAPOLIS, MN 55440-9475

14310497\* +TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673

14310507\* +TOYOTA MOTOR CREDIT CO, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004

14310508\* +TOYOTA MOTOR CREDIT CO, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004

14310509\* +TOYOTA MOTOR CREDIT CO, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004

14310503\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: TOYOTA MOTOR CREDIT CO, TOYOTA FINANCIAL SERVICES, PO BOX 8026,  
CEDAR RAPIDS, IA 52408)

14310504\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: TOYOTA MOTOR CREDIT CO, TOYOTA FINANCIAL SERVICES, PO BOX 8026,  
CEDAR RAPIDS, IA 52408)

14310505\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: TOYOTA MOTOR CREDIT CO, TOYOTA FINANCIAL SERVICES, PO BOX 8026,  
CEDAR RAPIDS, IA 52408)

TOTALS: 1, \* 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Citizens Bank NA f/k/a RBS Citizens NA  
ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com

ANN E. SWARTZ on behalf of Creditor Citizens Bank NA f/k/a RBS Citizens NA  
ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com

REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmlawgroup.com

STEPHEN MATTHEW DUNNE on behalf of Debtor Vonda A Smith bestcasestephen@gmail.com,  
dunnesr74587@notify.bestcase.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Vonda A Smith</u>	Social Security number or ITIN	<b>xxx-xx-9314</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-12546-amc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Vonda A Smith  
aka Vonda Darline Smith

8/8/19

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**